

**Certificate of Notice Page 1 of 5**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

**In re:**  
 John Athanas  
 Caroline Athanas  
 Debtors

Case No. 20-12117-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 72

Date Rcvd: May 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2020.

db/jdb John Athanas, Caroline Athanas, 657 Hawarden Rd., Springfield, PA 19064-2624  
 14499226 +ACAR Leasing LTD dba GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853  
 14497360 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808)  
 14497357 +Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047  
 14497358 +Aes/suntrust Bank, Pob 61047, Harrisburg, PA 17106-1047  
 14497359 +Aes/wells Fargo, Pob 61047, Harrisburg, PA 17106-1047  
 14497361 +Amex/dsbn, Po Box 8218, Mason, OH 45040-8218  
 14497364 +Bloom/dsbn, Po Box 8218, Mason, OH 45040-8218  
 14497365 +Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463  
 14497366 +Cap1/l&t, Po Box 30253, Salt Lake City, UT 84130-0253  
 14497371 Citicards Cbna, Credit Bureau Dispute Unit, Sioux Falls, SD 57117  
 14497372 +Citizens Bank/fm, 121 South 13th Street, Lincoln, NE 68508-1904  
 14497381 +Etrade, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 14497384 +Home Furnishing Crdt C, 5324 Va Beach Rd, Virginia Beach, VA 23462-1828  
 14497391 +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710  
 14497394 Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place, Harrisburg, PA 17129-0003  
 14497396 +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229  
 14497397 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217  
 14497398 Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012  
 14497413 +Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499  
 14497416 +Universal Card Cbna, Po Box 6241, Sioux Falls, SD 57117-6241  
 14497418 Wells Fargo National B, Cscl Dispute Team N8235-04m, Des Moines, IA 50306  
 14497420 Wffnb/raymour & Faniga, Cscl Dispute Team N8235-04m, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: msiddons@siddonslaw.com May 05 2020 03:19:31 MICHAEL ALAN SIDDONS,  
 Law Office of Michael Alan Siddons Esq, 230 N. Monroe Street, PO Box 403,  
 Media, PA 19063  
 tr +E-mail/Text: bncnotice@ph13trustee.com May 05 2020 03:20:11 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov May 05 2020 03:20:04 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 05 2020 03:19:47  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 05 2020 03:19:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 05 2020 03:19:52 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14497362 EDI: BANKAMER.COM May 05 2020 07:08:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 14500250 +EDI: AIS.COM May 05 2020 07:08:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14497367 +EDI: CAPITALONE.COM May 05 2020 07:08:00 Capital One Bank Usa N, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14497368 +E-mail/Text: bankruptcy@cavps.com May 05 2020 03:19:57 Cavalry Portfolio Serv,  
 500 Summit Lake Drive, Valhalla, NY 10595-2322  
 14497967 +E-mail/Text: bankruptcy@cavps.com May 05 2020 03:19:57 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14497369 +EDI: CITICORP.COM May 05 2020 07:08:00 Childrens Place/cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 14497370 +EDI: CITICORP.COM May 05 2020 07:08:00 Citicards Cbna, Po Box 6217,  
 Sioux Falls, SD 57117-6217  
 14497373 +EDI: WFNNB.COM May 05 2020 07:08:00 Comenity Bank/anniesez, Po Box 182789,  
 Columbus, OH 43218-2789  
 14497374 +EDI: WFNNB.COM May 05 2020 07:08:00 Comenitybank/ny&co, Po Box 182789,  
 Columbus, OH 43218-2789  
 14497375 +EDI: WFNNB.COM May 05 2020 07:08:00 Comenitybank/victoria, Po Box 182789,  
 Columbus, OH 43218-2789  
 14497376 +E-mail/PDF: creditonebknotifications@resurgent.com May 05 2020 03:29:04 Credit One Bank Na,  
 Po Box 98872, Las Vegas, NV 89193-8872  
 14497377 +EDI: NAVIENTFKASMDOE.COM May 05 2020 07:08:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 14497378 +EDI: DISCOVER.COM May 05 2020 07:08:00 Discover Fin Svcs Llc, Pob 15316,  
 Wilmington, DE 19850-5316  
 14497379 +EDI: TSYS2.COM May 05 2020 07:08:00 Dsnb Bloom, Po Box 8218, Mason, OH 45040-8218  
 14497380 +EDI: TSYS2.COM May 05 2020 07:08:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14497382 +EDI: PHINAMERI.COM May 05 2020 07:08:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145

District/off: 0313-2

User: Keith  
Form ID: 309I

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Total Noticed: 72

Date Rcvd: May 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14497385 +E-mail/Text: bankruptcy@huntington.com May 05 2020 03:19:52 Huntington National Ba,  
Po Box 1558, Columbus, OH 43216-1558  
14497386 +EDI: HY11.COM May 05 2020 07:08:00 Hyundai Capital Americ, 10550 Talbert Av,  
Fountain Valley, CA 92708-6032  
14497387 +EDI: IIC9.COM May 05 2020 07:08:00 I.c. System, Inc, Po Box 64378,  
Saint Paul, MN 55164-0378  
14497388 +EDI: IRS.COM May 05 2020 07:08:00 Internal Revenue Service,  
Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
14497389 EDI: JPMORGANCHASE May 05 2020 07:08:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850  
14497390 +EDI: JPMORGANCHASE May 05 2020 07:08:00 Jpmcb Hl, 700 Kansas Lane,  
Monroe, LA 71203-4774  
14497392 +E-mail/Text: bncnotices@becket-lee.com May 05 2020 03:19:37 Kohls/capone, Po Box 3115,  
Milwaukee, WI 53201-3115  
14497393 +EDI: TSYS2.COM May 05 2020 07:08:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
14497395 +E-mail/Text: bankruptcyteam@quickenloans.com May 05 2020 03:19:58 Quicken Loans,  
1050 Woodward Ave, Detroit, MI 48226-1906  
14497399 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015  
14497400 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/care Credit, C/o Po Box 965036,  
Orlando, FL 32896-0001  
14497401 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/dump, C/o Po Box 965036,  
Orlando, FL 32896-0001  
14497402 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/home Design-hi-p, C/o Po Box 965036,  
Orlando, FL 32896-0001  
14497403 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/horizn, C/o Po Box 965036,  
Orlando, FL 32896-0001  
14497404 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/hsn, Po Box 965017, Orlando, FL 32896-5017  
14497405 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
14497406 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/low, Po Box 956005, Orlando, FL 32896-0001  
14497407 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001  
14497408 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/netwrk, C/o Po Box 965036,  
Orlando, FL 32896-0001  
14497409 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/oldnavydc, Po Box 965005,  
Orlando, FL 32896-5005  
14497410 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/smrtcn, Po Box 965005, Orlando, FL 32896-5005  
14497411 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/tjx, Po Box 965015, Orlando, FL 32896-5015  
14497412 +EDI: RMSC.COM May 05 2020 07:08:00 Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015  
14497414 +EDI: WTRRNBNBANK.COM May 05 2020 07:08:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
14497415 +EDI: CITICORP.COM May 05 2020 07:08:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
14497417 EDI: WFFC.COM May 05 2020 07:08:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti,  
Des Moines, IA 50306  
14497419 +EDI: WFFC.COM May 05 2020 07:08:00 Wf Efs, Po Box 5185, Sioux Falls, SD 57117-5185  
TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14497363 Best Buy/cbna  
atty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
14497383\* GM Financial, PO Box 181145, Arlington, TX 76096-1145  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Keith  
Form ID: 309I

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Total Noticed: 72

Date Rcvd: May 04, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2020 at the address(es) listed below:

MICHAEL ALAN SIDDONS on behalf of Joint Debtor Caroline Athanas msiddons@siddonslaw.com, heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;3295273420@filings.docketbird.com  
MICHAEL ALAN SIDDONS on behalf of Debtor John Athanas msiddons@siddonslaw.com, heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;3295273420@filings.docketbird.com  
REBECCA ANN SOLARZ on behalf of Creditor QUICKEN LOANS, LLC bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	John Athanas	Social Security number or ITIN xxx-xx-6354
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Caroline Athanas	Social Security number or ITIN xxx-xx-1054
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 4/24/20
Case number: 20-12117-amc		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	John Athanas	Caroline Athanas
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	657 Hawarden Rd. Springfield, PA 19064-2624	657 Hawarden Rd. Springfield, PA 19064-2624
<b>4. Debtor's attorney</b> Name and address	MICHAEL ALAN SIDDONS Law Office of Michael Alan Siddons Esq 230 N. Monroe Street PO Box 403 Media, PA 19063	Contact phone 484-614-6546  Email: <a href="mailto:msiddons@siddonslaw.com">msiddons@siddonslaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377  Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 5/4/20
Debtor has tiered Plan – \$352.00 for 36 months and \$1109.00 for 24 months		

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 3, 2020 at 10:30 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/2/20</b> <b>Filing deadline: 7/3/20</b> <b>Filing deadline: 10/21/20</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$352.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>6/23/20 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	